

# **Exhibit 1**

## EVIDENCE OF WIND INSURANCE (EOI)

<b>Agency</b> Seattle Specialty Insurance Services, Inc. PO Box 25317 Santa Ana, CA 92799-5317 CA License: OC94228	<b>Company</b> Illinois Union Insurance Company															
	<b>EOI Number</b> K6013101															
	<b>EOI Effective Date</b> (mm/dd/yyyy) 10/12/2010	<b>EOI Expiration Date</b> (mm/dd/yyyy) 10/12/2011														
<b>Borrower</b> DAVID HOLMES 305 GOLF RD WEST PALM BEACH, FL 33407-5509	<b>Master Policy Number</b> 0565-4592															
<b>Co-Borrower</b>	<b>Description of Insured Property</b> 305 GOLF RD WEST PALM BEACH FL 33407															
<b>Coverages and Limits of Liability</b> Described Dwelling/Building     \$24,966.00																
<b>Other Structures</b> 10% of Described Dwelling/Building Amount																
<b>Deductibles</b> <b>Residential and Mobile Homes</b> Windstorm & Hail \$2,000 or 2% of Described Dwelling/Building Amount, whichever is greater <b>Commercial</b> If Occupied Windstorm & Hail \$5,000 or 5% of Described Dwelling/Building Amount, whichever is greater If Vacant Windstorm & Hail \$10,000 or 5% of Described Dwelling/Building Amount, whichever is greater	<b>Type of Coverage</b> <b>WIND</b>	<b>Type of Property</b> <b>RESIDENTIAL</b>														
<b>Insured Lender Name &amp; Address</b> BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("BAC Home Loans") P O BOX 961206 FORT WORTH, TX 76161-0206 Customer Service Department: 1.866.908.3954																
<b>Lender Loan Number</b> 5051-0000-68011031017999																
<table style="width: 100%;"> <tr> <td><b>Premium</b></td> <td style="text-align: right;">\$811.40</td> </tr> <tr> <td><b>Other Surplus Lines Taxes &amp;/or Fees:</b></td> <td></td> </tr> <tr> <td>IPC TAX</td> <td style="text-align: right;">\$40.57</td> </tr> <tr> <td>SERVICE FEE</td> <td style="text-align: right;">\$0.81</td> </tr> <tr> <td>CPIC EMERGENCY ASSESSMENT</td> <td style="text-align: right;">\$11.36</td> </tr> <tr> <td>FHCF ASSESSMENT</td> <td style="text-align: right;">\$8.11</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>\$872.25</b></td> </tr> </table>			<b>Premium</b>	\$811.40	<b>Other Surplus Lines Taxes &amp;/or Fees:</b>		IPC TAX	\$40.57	SERVICE FEE	\$0.81	CPIC EMERGENCY ASSESSMENT	\$11.36	FHCF ASSESSMENT	\$8.11	<b>Total</b>	<b>\$872.25</b>
<b>Premium</b>	\$811.40															
<b>Other Surplus Lines Taxes &amp;/or Fees:</b>																
IPC TAX	\$40.57															
SERVICE FEE	\$0.81															
CPIC EMERGENCY ASSESSMENT	\$11.36															
FHCF ASSESSMENT	\$8.11															
<b>Total</b>	<b>\$872.25</b>															
<b>Other Fees:</b>																
<p><b>THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE OF WIND INSURANCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE MASTER POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY, THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.</b></p> <p><b>ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW, OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.</b></p> <p><b>THE PREMIUM FOR THIS COVERAGE IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS COVERAGE MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.</b></p> <p><b>PLEASE CALL (800) 528-8497 TO REPORT A WIND OR HAIL CLAIM.</b></p>																